Top 100 Banks in Demand Deposits Due All Banks (a)

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Rank 6/30/83		Demand Deposits Due to All Banks 6/30/83	6/30/82 (In thousands of $)	Rank 6/30/82	Gain	Time and Savings Deposits Due to All Banks 6/30/83	6/30/82 (In thousands of $)
1	Chase Manhattan Bank NA, New York	2,253,363	1,965,447	2	+ 1	1,330,465	1,726,280
2	Manufacturers Hanover Trust Co., New York	2,007,521	2,032,178	1		2,881,806	2,975,802
3	Morgan Guaranty Trust Co., New York	1,900,376	1,662,798	4	+ 1	1,796,878	1,413,182
4	Bankers Trust Co., New York	1,749,761	1,480,086	5	+ 1	1,346,523	1,629,585
5	Chemical Bank, New York	1,610,468	1,408,428	6	+ 1	2,220,168	1,600,407
6	Citibank NA, New York	1,363,060	1,690,792	3		3,041,217	2,404,000
7	Bank of America NT&SA, San Francisco	1,160,956	892,425	10	+ 3	3,868,585	4,774,322
8	Texas Commerce Bank NA, Houston	1,134,122	381,946	19	+11	57,886	133,204
9	Continental Illinois Nat'l Bank & Trust Co., Chicago	1,046,207	945,156	9		3,058,796	2,154,838
10	First City National Bank, Houston	1,013,842	319,858	22	+12	21,425	46,449
11	Irving Trust Co., New York	962,035	1,129,838	7		928,806	1,199,783
12	First National Bank of Chicago	795,645	970,852	8		993,636	1,356,282
13	Philadelphia National Bank	701,781	626,993	11		54,587	17,273
14	First Interstate Bank of California, Los Angeles	661,664	451,433	17	+ 3	101,688	44,296
15	First National Bank, Boston	638,913	540,132	15		82,309	22,96-
16	Security Pacific National Bank, Los Angeles	439,244	505,339	16		604,112	458,343
17	Crocker National Bank, San Francisco	435,764	577,750	13		628,238	340,261
18	Connecticut National Bank, Hartford	409,345	216,955	32	+14	15,300	400
19	Marine Midland Bank NA, Buffalo, N.Y.	379,292	383,215	18		1,022,816	1,456,162
20	InterFirst Bank Dallas NA	359,670	560,274	14		4,000	4,000
21	RepublicBank Dallas NA	333,986	376,803	20		125,266	106,375
22	Mellon Bank NA, Pittsburgh	326,860	242,364	27	+ 5	407,291	130,503
23	Mercantile National Bank, Dallas	323,515	273,336	24	+ 1	24,474	74,107
24	Northern Trust Co., Chicago	316,359	351,575	21		158,394	121,891
25	Wells Fargo Bank NA, San Francisco	315,536	595,433	12		323,682	135,159
26	National Bank of Detroit	255,776	284,981	23		24,670	8,938
27	Mercantile Trust Co. NA, St. Louis, Mo.	239,722	179,664	40	+13	76,131	131,810
28	Harris Trust & Savings Bank, Chicago	231,056	263,058	25		47,734	35,262
29	Bank of the Southwest NA, Houston	223,382	209,332	34	+ 5	11,378	19,423
30	Indiana National Bank, Indianapolis	220,865	197,935	36	+ 6	14,629	12,353
31	American National Bank & Trust Co., Chicago	217,595	225,680	29		0	0
32	First National Bank, St. Paul, Minn.	210,340	177,637	41	+ 9	15,073	105,890
33	Norwest Bank Minneapolis NA	209,173	219,286	31		79,358	72,295
34	First Tennessee Bank NA, Memphis	205,614	172,947	47	+13	0	0
35	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	201,847	190,437	37	+ 2	19,149	26,348
36	Bank of New York	200,485	179,986	39	+ 3	136,296	140,953
37	First Wisconsin National Bank, Milwaukee	200,017	224,110	30		53,217	27,909
38	Allied Bank of Texas, Houston	196,403	183,485	38		46,612	108,026
39	First National Bank, Minneapolis	193,182	210,157	33		15,035	48,000
40	NCNB National Bank of North Carolina, Charlotte	188,414	176,214	46	+ 6	20,384	79,214
41	First National Bank of Commerce, New Orleans	187,733	120,295	58	+17	5,750	1,558
42	Centerre Bank NA, St. Louis, Mo.	187,214	171,464	48	+ 6	108,967	133,916
43	Union Bank, Los Angeles	184,063	176,706	44	+ 1	16,043	31,062
44	First National Bank of Atlanta	178,762	240,619	28		88,673	104,416
45	Pittsburgh National Bank	176,115	137,118	52	+ 7	0	0
46	Boatmen's National Bank, St. Louis, Mo.	173,789	152,721	50	+ 4	9,182	15,496
47	European American Bank & Trust Co., New York	171,726	199,270	35		201,591	225,826
48	Shawmut Bank of Boston NA	152,915	176,377	45		10,521	25,838
49	First National Bank, Louisville, Ky.	152,017	82,766	81	+32	73,530	87,446
50	United Bank of Denver NA	149,140	142,250	51	+ 1	81,615	47,149
51	United Missouri Bank of Kansas City NA	144,776	82,652	82	+31	5,422	5,269
52	First National State Bank of New Jersey, Newark	137,230	130,063	55	+ 3	38,642	32,756
53	First National Bank of Florida, Tampa	134,403	156,623	49		0	0
54	Maryland National Bank, Baltimore	131,697	77,920	85	+31	0	1,971
55	Texas American Bank/Fort Worth NA	128,831	114,967	60	+ 5	19,360	41,535
56	Community Bank, Huntington Park, Calif.	125,820	53,293	123	+67	11,150	16,550
57	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	125,682	106,097	66	+ 9	0	0
58	InterFirst Bank Houston NA	124,957	70,164	92	+34	8,540	28,083
59	Colorado National Bank, Denver	124,265	111,538	62	+ 3	34,650	47,619
60	Connecticut Bank & Trust Co. NA, Hartford	122,498	8,501	339	+279	151	0
61	First City Bank, Dallas	118,866	87,373	77	+16	89,746	68,351
62	Liberty National Bank & Trust Co., Oklahoma City	118,443	89,273	73	+11	53,160	68,714
63	Southeast Bank NA, Miami	115,838	132,896	54		136	0
64	Commerce Bank of Kansas City NA, Mo.	115,082	112,007	61		14,054	5,922
65	Girard Bank, Philadelphia	114,672	121,184	57		5,737	9,686
66	State Street Bank & Trust Co., Boston	109,236	96,626	69	+ 3	57,466	111,000
67	Trust Company Bank, Atlanta	109,167	176,786	43		2,350	18,524
68	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	104,463	107,811	65		100	0
69	First National Bank & Trust Co., Oklahoma City	104,309	134,604	53		22,534	12,922
70	Manufacturers National Bank, Detroit	103,269	77,986	84	+14	5,200	16,672
71	United Oklahoma Bank, Oklahoma City	99,839	78,326	83	+12	12,538	9,161
72	Central Bank of Denver	99,680	84,749	78	+ 6	64,614	68,884
73	American Security Bank NA, Washington, D.C.	98,189	58,548	114	+41	164,715	121,804
74	First National Bank, Kansas City, Mo.	97,310	93,359	70		30,806	14,409
75	Fourth National Bank & Trust Co., Wichita, Kan.	94,125	63,504	102	+27	5,316	6,276
76	Denver National Bank	92,678	75,441	89	+13	25,823	14,398
77	Brown Brothers Harriman & Co., New York	89,397	89,407	72		78,436	78,436
78	Liberty National Bank & Trust Co., Louisville, Ky.	87,058	90,689	71		9,945	8,548
79	Fidelity Bank, Philadelphia	86,537	177,617	42		7,071	19,522
80	First American National Bank, Nashville, Tenn.	85,683	69,910	93	+13	2,362	6,648
81	Riggs National Bank, Washington, D.C.	84,587	109,450	63		238,040	56,910
82	Bank of New England NA, Boston	83,965	100,672	67		46,523	66,909
83	Rainier National Bank of Washington, Seattle	83,147	55,186	118	+35	46,396	8,166
84	First State Bank, Abilene, Tex.	82,473	58,389	111	+27	63,437	72,489
85	Peoples National Bank of Washington, Seattle	80,585	68,620	96	+11	879	524
86	Merchants National Bank, Cedar Rapids, Iowa	80,415	75,841	88	+ 2	2,400	9,725
87	Bank of California NA, San Francisco	78,703	89,216	74		24,735	4,654
88	First National Bank & Trust Co., Lincoln, Neb.	78,140	69,730	94	+ 6	1,225	2,298
89	Sun Bank NA, Orlando, Fla.	76,167	63,650	101	+12	0	0
90	J. Henry Schroder Bank & Trust Co., New York	76,148	53,889	112	+22	211,514	195,834
91	National Westminster Bank USA, New York	75,233	55,073	119	+28	397,119	1,010,122
92	NCNB National Bank of Florida NA, Tampa	74,198	56,548	116	+24	0	0
93	Omaha National Bank, Neb.	72,454	76,574	86		3,551	6,275
94	Texas Commerce Bank-Dallas NA	70,390	116,890	59		100	2,620
95	Norwest Bank Omaha NA, Neb.	69,526	52,933	124	+29	4,150	1,777
96	Third National Bank, Nashville, Tenn.	69,374	58,612	113	+17	15,883	10,813
97	InterFirst Bank Austin NA, Tex.	68,808	46,428	134	+37	56,497	15,273
98	Bank of Oklahoma NA, Tulsa	68,520	87,389	76		9,293	45,317
99	Intrawest Bank of Denver NA	67,854	127,739	56		18,315	7,161
100	Capital Bank & Trust Co., Baton Rouge, La.	67,519	67,339	97		30,083	16,062

(a)—Demand deposits due to all banks, or total correspondent balances, is the sum of demand deposits due to U.S. banks (domestic correspondent balances) plus demand deposits due to foreign banks (foreign correspondent balances). For a more detailed definition of domestic correspondent balances, see footnote (a) on page 48. For a more detailed definition of foreign correspondent balances, see footnote (a) to the table on page 48.

Top 100 Banks in Demand Deposits Due U.S. Banks

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Rank 6/30/83		Demand Deposits Due to U.S. Banks 6/30/83 (In thousands of $)	6/30/82	Rank 6/30/82	Gain	Time and Savings Deposits Due U.S. Banks 6/30/83 (In thousands of $)	6/30/82
1	Manufacturers Hanover Trust Co., New York	1,160,309	810,156	3	+ 2	828,381	1,381,288
2	Texas Commerce Bank NA, Houston	1,085,092	327,597	16	+14	42,886	133,204
3	Chase Manhattan Bank NA, New York	1,018,145	841,894	1		925,206	1,080,098
4	First City National Bank, Houston	994,208	273,464	19	+15	21,425	46,449
5	Morgan Guaranty Trust Co., New York	957,646	788,531	5		510,327	481,021
6	Continental Illinois National B&T Co., Chicago	911,790	790,827	4		1,335,325	1,644,522
7	Chemical Bank, New York	643,298	562,724	6		1,025,525	997,324
8	Bankers Trust Co., New York	584,612	304,617	17	+ 9	833,801	1,048,102
9	First National Bank of Chicago	544,549	813,802	2		437,609	503,148
10	First National Bank, Boston	543,722	447,502	9		7,900	11,769
11	Bank of America NT&SA, San Francisco	508,628	366,728	11		729,708	1,856,632
12	Philadelphia National Bank	498,434	371,988	10		48,587	1,273
13	First Interstate Bank of California, Los Angeles	490,331	327,706	15	+ 2	65,432	10,501
14	Connecticut National Bank, Hartford	404,965	215,205	28	+14	10,300	400
15	InterFirst Bank Dallas NA	343,912	535,027	7		0	0
16	RepublicBank Dallas NA	321,285	356,417	12		125,266	106,375
17	Mercantile National Bank, Dallas	316,600	266,210	20	+ 3	24,474	74,107
18	Security Pacific National Bank, Los Angeles	296,731	328,606	14		61,612	132,947
19	Mellon Bank NA, Pittsburgh	278,208	184,188	34	+15	299,986	102,003
20	Irving Trust Co., New York	272,026	239,806	22	+ 2	544,097	481,637
21	Northern Trust Co., Chicago	251,213	300,055	18		130,667	112,141
22	National Bank of Detroit	240,820	266,086	21		15,400	8,938
23	Mercantile Trust Co. NA, St. Louis, Mo.	232,113	170,550	38	+15	76,131	131,810
24	Indiana National Bank, Indianapolis	218,669	195,514	32	+ 8	14,629	12,353
25	Bank of the Southwest NA, Houston	218,398	196,934	31	+ 6	11,378	19,423
26	Crocker National Bank, San Francisco	214,739	353,219	13		8,278	0
27	American National Bank & Trust Co., Chicago	211,165	219,249	25		0	0
28	First National Bank, St. Paul, Minn.	208,794	174,682	37	+ 9	15,073	105,890
29	Norwest Bank Minneapolis NA	206,840	217,804	26		79,358	72,295
30	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	201,372	190,188	33	+ 3	19,149	26,348
31	First Tennessee Bank NA, Memphis	201,009	164,865	42	+11	0	0
32	Allied Bank of Texas, Houston	196,034	181,914	36	+ 4	46,612	108,026
33	Harris Trust & Savings Bank, Chicago	195,092	239,719	23		46,034	26,462
34	Centerre Bank NA, St. Louis, Mo.	184,643	166,322	41	+ 7	108,967	133,916
35	First National Bank of Commerce, New Orleans	184,095	118,814	53	+18	5,750	1,558
36	Wells Fargo Bank NA, San Francisco	183,402	217,463	27		45,272	58,034
37	NCNB National Bank of North Carolina, Charlotte	181,648	152,963	46	+ 9	20,384	68,214
38	First National Bank, Minneapolis	181,644	183,939	35		15,035	48,000
39	First Wisconsin National Bank, Milwaukee	180,077	205,347	30		48,217	20,909
40	Boatmen's National Bank, St. Louis, Mo.	173,664	152,651	47	+ 7	9,182	15,496
41	First National Bank of Atlanta	172,031	232,977	24		85,779	71,416
42	Pittsburgh National Bank	162,078	117,527	54	+12	0	0
43	Bank of New York	159,985	138,905	48	+ 5	53,252	42,150
44	First National Bank, Louisville, Ky.	150,759	79,840	74	+30	73,530	87,446
45	United Missouri Bank of Kansas City NA	143,734	81,317	73	+28	5,422	5,269
46	United Bank of Denver NA	142,773	135,863	49	+ 3	9,090	4,715
47	Shawmut Bank of Boston NA	138,161	155,185	44		8,775	24,045
48	First National Bank of Florida, Tampa	133,831	155,987	43		0	0
49	First National State Bank of New Jersey, Newark	130,275	124,411	51	+ 2	38,642	32,756
50	Citibank NA, New York	130,000	491,000	8		1,122,000	884,000
51	Texas American Bank/Fort Worth NA	127,967	112,920	56	+ 5	19,360	41,535
52	Maryland National Bank, Baltimore	127,032	70,900	83	+31	0	1,971
53	Community Bank, Huntington Park, Calif.	125,820	53,281	110	+57	11,150	16,550
54	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	124,682	105,791	60	+ 6	0	0
55	Colorado National Bank, Denver	123,744	111,221	57	+ 2	34,650	47,619
56	InterFirst Bank Houston NA	123,024	66,454	91	+35	8,431	28,083
57	First City Bank, Dallas	118,866	87,373	68	+11	35,711	50,351
58	Liberty National Bank & Trust Co., Oklahoma City	118,293	88,851	66	+ 8	53,160	68,714
59	Connecticut Bank & Trust Co. NA, Hartford	116,533	5,960	...		151	0
60	Marine Midland Bank NA, Buffalo, N.Y.	114,291	102,109	61	+ 1	461,570	660,483
61	Commerce Bank of Kansas City NA, Mo.	112,950	108,566	58		14,054	5,922
62	Trust Company Bank, Atlanta	107,178	167,710	40		2,350	18,524
63	First National Bank & Trust Co., Oklahoma City	103,853	134,086	50		22,534	12,922
64	United Oklahoma Bank, Oklahoma City	99,839	78,326	75	+11	12,538	9,161
65	Central Bank of Denver	99,656	84,551	70	+ 5	3,770	2,150
66	Union Bank, Los Angeles	99,131	169,367	39		4,681	29,062
67	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	95,674	78,130	76	+ 9	0	0
68	Manufacturers National Bank, Detroit	95,276	70,488	84	+ 6	200	6,672
69	Fourth National Bank & Trust Co., Wichita, Kan.	94,105	63,456	93	+24	5,316	6,276
70	First National Bank, Kansas City, Mo.	93,614	92,189	63		30,806	14,409
71	Denver National Bank	92,678	75,441	80	+ 9	25,823	14,398
72	State Street Bank & Trust Co., Boston	91,899	86,932	69		57,466	98,900
73	Girard Bank, Philadelphia	91,108	92,297	62		5,735	9,685
74	Liberty National Bank & Trust Co., Louisville, Ky.	87,035	90,675	65		9,945	8,548
75	First American National Bank, Nashville, Tenn.	85,467	69,303	87	+12	2,362	6,648
76	First State Bank, Abilene, Tex.	82,473	58,989	100	+24	63,437	72,489
77	Peoples National Bank of Washington, Seattle	80,554	68,528	88	+11	879	524
78	Merchants National Bank, Cedar Rapids, Iowa	80,288	75,623	79	+ 1	2,400	9,725
79	First National Bank & Trust Co., Lincoln, Neb.	78,092	69,691	85	+ 6	1,225	2,298
80	Sun Bank NA, Orlando, Fla.	74,743	62,653	94	+14	0	0
81	Bank of New England NA, Boston	74,510	91,187	64		46,479	66,909
82	NCNB National Bank of Florida NA, Tampa	74,198	56,548	104	+22	0	0
83	Omaha National Bank, Neb.	72,254	76,190	78		3,551	6,275
84	Southeast Bank NA, Miami	71,573	84,414	71		136	0
85	Texas Commerce Bank-Dallas NA	70,390	116,890	55		100	2,620
86	Norwest Bank Omaha NA, Neb.	69,520	52,909	111	+25	4,150	1,777
87	Third National Bank, Nashville, Tenn.	68,873	58,230	102	+15	15,883	10,813
88	InterFirst Bank Austin NA, Tex.	68,808	46,409	121	+33	56,497	15,273
89	Bank of Oklahoma NA, Tulsa	68,520	87,389	67		9,293	45,317
90	Capital Bank & Trust Co., Baton Rouge, La.	67,519	67,339	89		30,083	16,062
91	Bank of the South NA, Atlanta	66,388	61,290	96	+ 5	15,710	17,755
92	First of America-Detroit NA	62,695	37,829	139	+47	0	0
93	Intrawest Bank of Denver NA	62,645	123,339	52		18,315	7,161
94	Flagship Bank of Tampa, Fla.	62,360	26,323	179	+85	0	0
95	BancTexas Dallas NA	61,830	53,353	109	+14	101,340	94,652
96	Boatmen's Bank & Trust Co., Kansas City, Mo.	60,497	27,647	176	+80	12,700	1,262
97	First National Bank, Omaha, Neb.	60,110	42,950	125	+28	11,690	12,751
98	El Paso National Bank, Tex.	59,900	56,364	105	+ 7	20,000	10,250
99	Central Bank of the South, Birmingham, Ala.	59,818	61,372	95		4,569	764,000
100	First National Bank, Fort Meyers, Fla.	59,806	39,831	135	+35	0	0

(a)—Based on the report of condition, or Call Report, submitted by banks to the federal regulatory agencies. Data are for the bank and its domestic subsidiaries only and are taken from Schedule F - Deposits of the Call Report. "Deposits due to U.S. Banks" is the sum of the following deposits: deposits due mutual savings banks, deposits due other U.S. commercial banks and the deposits due the foreign branches of U.S. banks (or the sum of items 1d., 5b., and 6a. from Schedule F of the large bank Call Report).

Edge Banking Subsidiary Component of Demand Deposits Due Foreign Banks(a)

For Banks with $10 Million or More in Demand Deposits Due Foreign Banks on June 30, 1983 and with an Edge Bank Subsidiary with such Deposits Listed Geographically by Parent Bank(b)

(Dollar Figures in thousands)

Name of Parent Bank Name of Edge Bank Subsidiary	Dem. Dep. Due Fgn. Banks in Edge Bank Subsidiaries (c) 6/30/83	6/30/82	Total Dem. Dep. Due Fgn. Banks in Bank Incl. Edge Bank Sub. 6/30/83	6/30/82	Ratio of Edge DD Due Fgn. Banks to Bank's Total DD Due Fgn.Banks (in %) 6/30/83	6/30/82	Time and Savings Dep. Due Fgn.Banks in Edge Act Subs. (c) 6/30/83	6/30/82
First Interstate Bank of California, Los Angeles First Interstate International of California, Los Angeles	87,350	35,826	171,333	123,727	50.98	28.96	11,821	0
Security Pacific National Bank, Los Angeles Security Pacific International Bank, Los Angeles	103,399	81,126	142,513	176,733	72.55	45.90	100	23,396
Bank of America NT&SA, San Francisco BankAmerica International, San Francisco	429,156	366,025	652,328	525,697	65.79	69.63	1,010,007	877,873
Bank of California NA, San Francisco Bank of California International, San Francisco	31,738	25,337	55,955	65,684	56.72	38.57	0	0
Crocker National Bank, San Francisco Crocker Bank International, New York (d)	123,288	77,209	221,025	224,531	55.78	34.39	0	0
Wells Fargo Bank NA, San Francisco Wells Fargo Bank International, San Francisco	81,597	318,033	132,134	377,970	61.75	84.14	0	0
American Security Bank NA, Washington, D.C. American Security Bank International, Miami	178	409	73,975	39,634	0.24	1.03	0	0
Riggs National Bank, Washington, D.C. Riggs International Banking Corp., Miami	305	298	71,140	91,181	0.43	0.33	25,716	20,299
Pan American Bank NA, Miami Pan American Bank International, Miami	8,537	11,721	14,225	14,452	60.01	81.10	0	0
Citizens & Southern National Bank, Atlanta (e) Citizens & Southern International Bank, Miami	32,260	30,381	45,664	44,715	70.65	67.94	1,196	1,166
Continental Illinois Nat'l Bank & Trust Co., Chicago Continental Bank International, Chicago	81,318	95,556	134,417	154,329	60.50	61.92	0	20,052
First National Bank, Chicago First Chicago International, Chicago	76,843	47,095	251,096	157,050	30.60	29.99	50,630	310,891
Harris Trust & Savings Bank, Chicago Harris Bank International Corp., New York	19,041	10,083	35,964	23,339	52.94	43.20	0	0
Northern Trust Co., Chicago Northern Trust International Banking Corp., New York	42,893	34,188	65,146	51,520	65.84	66.36	0	0
First National Bank, Boston (e) Bank of Boston International, New York	20,277	17,631	95,191	92,630	21.30	19.03	57,090	6,595
Shawmut Bank of Boston NA Shawmut Boston International Banking Corp., Miami	150	371	14,754	21,192	1.02	1.75	1,746	1,793
State Street Bank & Trust Co., Boston State Street Bank Boston International, New York	7,016	6,713	17,337	9,694	40.47	69.25	0	0
First National Bank, Minneapolis First Bank International, New York	2,933	15,521	11,538	26,218	25.42	59.20	0	0
Marine Midland Bank NA, Buffalo, N.Y. Marine Midland International Bank, Miami	7,103	2,227	265,001	281,106	2.68	0.79	17,755	400
Bankers Trust Co., New York Bankers Trust Co. International, Miami	8,360	6,688	1,165,149	1,175,469	0.72	0.57	0	0
Chase Manhattan Bank NA, New York Chase Bank International, Newark, Del.	2,922	7,323	1,235,218	1,123,553	0.24	0.65	13,079	9,100
Chemical Bank, New York Chemical Bank International-North America, Miami	638	903	967,170	845,704	0.07	0.11	250	658
Citibank NA, New York Citibank International, Miami	14,060	11,792	1,233,060	1,199,792	1.14	0.98	217	0
European American Bank & Trust Co., New York (e) European American Bank International, Miami	750	1,207	118,371	177,435	0.63	0.68	470	290
Irving Trust Co., New York Irving Trust International, Miami	14,854	25,867	690,009	890,032	2.15	2.91	57,960	1,144
Manufacturers Hanover Trust Co., New York Manufacturers Hanover International Banking Corp., Miami	2,801	4,815	847,212	1,222,022	0.33	0.39	3,047	3,092
Morgan Guaranty Trust Co., New York Morgan Guaranty International Bank, Miami	1,950	1,369	942,730	874,268	0.21	0.16	0	0
National Westminster Bank USA, New York Natwest USA International Bank, Miami	67	.....	54,597	41,219	0.12	....	1,000	.....
Republic National Bank, New York (e) Republic International Bank of New York, Miami	194	83	28,009	27,793	0.69	0.30	0	0
J. Henry Schroder Bank & Trust Co., New York J. Henry Schroder International Bank, Miami	1,314	515	51,866	45,097	2.53	1.14	5,790	0
Fidelity Bank, Philadelphia Fidelity International Bank, New York	24,207	14,221	30,994	23,985	78.10	59.29	0	0
Girard Bank, Philadelphia Girard International Bank, Miami	6,852	17,192	23,564	28,887	29.08	59.51	0	0
Philadelphia National Bank Philadelphia International Bank	158,632	196,641	203,347	255,005	78.01	77.11	0	0
Mellon Bank NA, Pittsburgh Mellon Bank International, Miami	31,161	37,405	48,652	58,176	64.05	64.30	3,500	3,500
Pittsburgh National Bank Pittsburgh International Bank	4,577	4,533	14,037	19,591	32.61	23.14	0	0
InterFirst Bank Dallas NA InterFirst International Corp., New York	1,487	4,059	15,758	25,247	9.44	16.08	4,000	4,000
RepublicBank Dallas NA RepublicBank Dallas International	522	.....	12,701	20,386	4.11	....	0	.....
Texas Commerce Bank NA, Houston Texas Commerce International Bank, Houston	5	5	49,030	54,349	0.01	0.01	15,000	0
Rainier National Bank, Seattle Rainier International Bank, Los Angeles	278	1,227	37,165	25,362	0.75	4.84	20,752	0
First Wisconsin National Bank, Milwaukee First Wisconsin International Bank, New York	6,748	6,756	19,940	18,763	33.84	36.01	0	0

(a)—In the table entitled "Deposits Due to Foreign Banks" on page 43, American Banker lists all U.S. commercial banks with $10 million or more in demand deposits due to foreign banks as defined in footnote (b) below. This table shows the Edge Act banking subsidiary component of this total for Edge banks with such deposits. Data for Edges were provided to the American Banker by the Federal Reserve Board and are for the Edge and its domestic branches only. For Edges with domestic branches, the data are the combined sum of the deposits in its head offices and branches. For banks with more than one Edge subsidiary, deposits in all of its Edge subsidiaries were summed to obtain the Edge banking component.

(b)—Demand deposits due foreign banks is defined as the sum of the following items. For the banks and its domestic subsidiaries, it is the sum of the following items from the Report of Condition, Schedule F: demand deposits due foreign governments and official institutions; demand deposits due the U.S. branches and agencies of foreign banks; and demand deposits due foreign banks in foreign countries. For the Edge subsidiary, it is the sum of demand deposits due foreign governments and official institutions; demand deposits due U.S. banks; and demand deposits due foreign banks.

(c)—The sum of deposits due foreign governments and official institutions; deposits due U.S. banks; and deposits due foreign banks for the Edge and its domestic branches combined. For banks with more than one Edge subsidiary, the figure shown is the sum for all their Edge subsidiaries.

(d)—A subsidiary of Midland Bank Ltd., London, which also owns Crocker National Bank.

(e)—Owns more than one Edge. Figures shown are the combined sum of balances in these Edges.

DEPOSITS DUE TO FOREIGN BANKS (a)

Ranked by Size of Demand Deposits Due to Foreign Banks

Banks with Demand Deposits Due to Foreign Banks of $10 million or More

Compiled by American Banker Copyright 1983

Rank 6/30/83		Demand Deposits Due to Foreign Banks 6/30/83	6/30/82 (in thousands of $)	Rank 6/30/82	Gain	Time and Savings Deposits Due to Foreign Banks 6/30/83	6/30/82 (in thousands of $)
1	Chase Manhattan Bank NA, New York	1,235,218	1,123,553	4	+ 3	405,259	646,182
2	Citibank NA, New York	1,233,060	1,199,792	2		1,919,217	1,520,000
3	Bankers Trust Co., New York	1,165,149	1,175,469	3		512,722	581,483
4	Chemical Bank, New York	967,170	845,704	7	+ 3	1,194,643	603,083
5	Morgan Guaranty Trust Co., New York	942,730	874,268	6	+ 1	1,286,551	932,161
6	Manufacturers Hanover Trust Co., New York	847,212	1,222,022	1		2,053,425	1,594,514
7	Irving Trust Co., New York	690,009	890,032	5		384,709	718,146
8	Bank of America NT&SA, San Francisco	652,328	525,697	8		3,138,877	2,917,690
9	Marine Midland Bank NA, Buffalo, N.Y.	265,001	281,106	10	+ 1	561,246	795,679
10	First National Bank of Chicago	251,096	157,050	15	+ 5	556,027	853,134
11	Crocker National Bank, San Francisco	221,025	224,531	12	+ 1	619,960	340,261
12	Philadelphia National Bank	203,347	255,005	11		6,000	16,000
13	First Interstate Bank of California, Los Angeles	171,333	123,727	17	+ 4	36,256	33,795
14	Security Pacific National Bank, Los Angeles	142,513	176,733	14		542,500	325,396
15	Continental Illinois Nat'l Bank & Trust Co., Chicago	134,417	154,329	16	+ 1	1,723,471	510,316
16	Wells Fargo Bank NA, San Francisco	132,134	377,970	9		278,410	77,125
17	European American Bank & Trust Co., New York	118,371	177,435	13		151,091	186,310
18	First National Bank, Boston	95,191	92,630	18		74,409	11,195
19	Union Bank, Los Angeles	84,932	7,339	81	+62	11,362	2,000
20	Brown Brothers Harriman & Co., New York	82,603	82,603	20		78,436	78,436
21	American Security Bank NA, Washington, D.C.	73,975	39,634	33	+12	90,861	80,190
22	Riggs National Bank, Washington, D.C.	71,140	91,181	19		175,327	52,924
23	Northern Trust Co., Chicago	65,146	51,520	26	+ 3	27,727	9,750
24	Bank of California NA, San Francisco	55,955	65,684	22		2,500	0
25	National Westminster Bank USA, New York	54,597	41,219	31	+ 6	207,069	644,235
26	J. Henry Schroder Bank & Trust Co., New York	51,866	45,097	29	+ 3	124,700	153,105
27	Texas Commerce Bank NA, Houston	49,030	54,349	25		15,000	0
28	Mellon Bank NA, Pittsburgh	48,652	58,176	23		107,305	28,500
29	Citizens & Southern National Bank, Atlanta	45,664	44,715	30	+ 1	1,196	1,166
30	Israel Discount Bank of New York	45,391	22,781	45	+15	585	128
31	Southeast Bank NA, Miami	44,265	48,482	27		0	0
32	Bank of New York	40,500	41,081	32		83,044	98,803
33	Rainier National Bank of Washington, Seattle	37,165	25,362	40	+ 7	39,889	5,400
34	Harris Trust & Savings Bank, Chicago	35,964	23,339	43	+ 9	1,700	8,800
35	Bank of Canton of California, San Francisco	32,751	15,719	53	+18	66,500	39,000
36	Fidelity Bank, Philadelphia	30,994	23,985	42	+ 6	2,000	3,294
37	Bank Leumi Trust Co., New York	29,243	54,816	24		3	3
38	Republic National Bank, New York	28,009	27,793	38		128,129	163,061
39	Girard Bank, Philadelphia	23,564	28,887	37		2	1
40	Seattle-First National Bank	21,860	34,759	34		121,327	28,621
41	First Wisconsin National Bank, Milwaukee	19,940	18,763	50	+ 9	5,000	7,000
42	First City National Bank, Houston	19,634	46,394	28		0	0
43	State Street Bank & Trust Co., Boston	17,337	9,694	70	+27	0	12,100
44	Capital Bank, Miami	16,235	10,934	66	+22	6,218	2,190
45	Atlantic Bank, New York	16,169	13,263	59	+14	99,174	89,360
46	InterFirst Bank Dallas NA	15,758	25,247	41		4,000	4,000
47	National Bank of Detroit	14,956	18,895	49	+	9,270	0
48	Shawmut Bank of Boston NA	14,754	21,192	46		1,746	1,793
49	Pan American Bank NA, Miami	14,225	14,452	57	+ 8	0	0
50	Pittsburgh National Bank	14,037	19,591	48		0	0
51	RepublicBank Dallas NA	12,701	20,386	47		0	0
52	First Pennsylvania Bank NA, Philadelphia	11,890	15,367	55	+ 3	5,700	5,700
53	First National Bank, Minneapolis	11,538	26,218	39		0	0

(a)-Deposits due foreign banks are the sum of the following items from Schedule F:-Deposits, of the Report of Condition, or Call Report, submitted by banks with foreign branches to the Federal regulatory agencies; deposits of foreign governments and official institutions (item 4) plus deposits and agencies of foreign banks (item 5.a) plus deposits due banks in foreign countries (6.b). In addition, for banks with Edge Act banking subsidiaries, the following deposits for the Edge and domestic branches are included from Schedule C-Deposits of the Report of Condition submitted by domestic offices (head offices and branches) of the Edge to the Federal Reserve Board; deposits of foreign governments and official institutions (items 1.B-demand deposits and 2.B-time and savings deposits, respectively); deposits due commercial banks in the U.S. (items 1.C and 2.C); and deposits due banks in foreign countries (items 1.D and 2.D).

Interbank Deposits in All Edge Subsidiaries(a)

(Dollar amounts are in $ millions)

Date	Demand Deposits Due Banks (b)	Breakdown of Demand Deposits Due Banks: Due Other U.S. Banks	Due Foreign Banks	Due Fgn Gov't and Off. Inst.	Time Savings Deposits Due Banks (b)	Total Deposits	% of Interbank Demand Total Dep. (c)	Number of Offices (d)
6/30/81	4,732.1	2,713.2	1,945.5	73.4	1,550.9	8,055.8	58.7	119
12/31/81	1,729.9	50.4	1,560.9	118.6	2,161.0	4,914.7	35.2	163
6/30/82	1,568.2	88.6	1,225.9	253.7	5,388.4	7,870.8	19.9	177
12/31/82	1,366.6	91.3	1,193.4	81.9	2,204.6	8,408.3	16.3	194
6/30/83	1,470.5	109.8	1,297.4	63.3	2,122.9	10,281.3	14.3	203

(a)—Data from the Federal Reserve Board are for Edge Act corporations engaged in banking plus their U.S. branches only.
(b)—Includes U.S. commercial banks, foreign banks, and foreign governments and official institutions.
(c)—Ratio of demand deposits due banks to total deposits.
(d)—Total of head offices plus U.S. branches.

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SEC Says It Should Regulate Money Brokers

Agency Offers Itself as 'Logical Choice' for the Job in Letter to FDIC

By ROBERT TRIGAUX and LISA J. Mc CUE

WASHINGTON — If money brokers are to be regulated, the Securities and Exchange Commission staff thinks it is "a logical choice" to do the job.

In a letter sent last Friday to the Federal Deposit Insurance Corp. and the Federal Home Loan Bank Board, SEC general counsel Daniel L. Goelzer said the commission has previously expressed concern about certain money broker activities, especially those relating to brokered funds.

"If it does appear that regulation of money brokers is desirable, the commission's experience in regulating disclosure and broker-customer relations could be of substantial assistance in fashioning a regulatory scheme," Mr. Goelzer wrote.

The SEC letter was one of more than 130 letters — most of them arguing against regulation of the brokered-deposit market — received by the FDIC and FHLBB. The two agencies are considering what changes might be necessary in money brokerage regulation and recently asked for industry comment.

Money brokers have played a significant role in funneling money to seriously troubled banks and thrifts, institutions which have been willing to offer higher-than-market rates in order to attract deposits.

The SEC's worries would be heightened, Mr. Goelzer said, if insurance provided by the FDIC and the Federal Savings and Loan Insurance Corp. were reduced. Such a move would increase the desirablility for "the kind of regulation within the commission's expertise," he wrote.

"A reduction in the availability of deposit insurance for brokered deposits could, for example, increase the need for scrutiny of money brokers' activities, in order to insure, among other things, that depositors are aware of any insurance that may be applicable," he told the FDIC and the Bank Board.

➳ SEC: Page 46

Following in Tripati's Footsteps Won't Be Difficult

By RICHARD RINGER

CHICAGO — Little can be done to prevent an attempt to repeat Anant Kumar Tripati's cleverly designed scheme to bilk banks of their deposits, say investigators who have spent months piecing together the Tripati puzzle.

Tightening existing laws, or even creating new ones, may not be much of a deterrent to someone bent on carrying out fraud, they say.

News Analysis

"You're going to have fraud as long as you have banks, and you're going to have embezzlement as long as you have banks," said Thomas Towe, a Billings, Mont., attorney who represented one of the banks that got caught in the Tripati nets.

Mr. Tripati, masquerading as a member of one of the world's richest families, took control of banks without spending any of his own money and then defrauded them of their deposits.

Such a ruse is difficult if not impossible to prevent, investigators say. A common explanation repeated in their discussion of the Tripati case was, "It's simply impossible to legislate human behavior."

But if behavior cannot be legislated, it can be punished.

For evidence, the investigators point to the potentially stiff prison sentence and fines facing Mr. Tripati, 29. He could receive a maximum 40-year prison term and $40,000 in fines for his conviction last month on nine criminal charges relating to his scheme that forced the closing of two small banks and put another on the brink of insolvency.

Mr. Tripati's sentencing, pending completion of a routine court-ordered report, could come later this year.

States and the federal government already have statutes to deter bank fraud. But "if someone is not going to follow the rules, there is nothing anyone can do to force [them to]," said Harry Christianson, the South Dakota secretary of commerce.

His office, which oversees the state department of banking and finance, is one of several agencies that probed Mr.

➳ Tripati: Page 46

Problem Latin Loans Hit 7% Level

Venezuela Heads List For 10 Largest Banks

By KAREN SLATER

NEW YORK — Prophets of doom say the big U.S. banks will never recover the billions of dollars they have lent to Latin America. But that is not the position the banks themselves are taking — not in their public reporting at least.

A review of Sept. 30 earnings reports shows that the nation's 10 largest banking companies have classified as nonperforming loans — broadly interpreted as "problem" credits — only about 7% of their exposure to five troubled Latin American countries.

The classifications reflect the banks' immediate collection experience — and not necessarily the longer-term outlook for a particular country repaying its debt.

As Ronald I. Mandle, bank analyst at Paine Webber Mitchell Hutchins Inc., puts it: "The numbers don't reflect [the risk of] countries opting out of the system and repudiating foreign debt."

Rather, the assumption, accurate or not, is that the countries will be able to make regular loan repayments through restructurings assembled by the International Monetary Fund and the creditor banks.

As shown in the accompanying table on page 3, the highest ratio of nonperformers to loans and other investments was about 13% in Venezuela.

The country has halted payments on its short-term debt, but bankers are

➳ Latin: Page 3

INSIDE

Operations & Automation

Shared electronic networks are a viable answer for banks striving to retain their core deposit bases in the face of severe nonbank competition, says Bruce A. Burchfield, in the feature section beginning on page.....11

The Back Page

First Chicago's art collection, originally begun to fill the walls, now is considered one of banking's best and is worth $8 million...48

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